

DFAS - New, Simpler Eligibility Verification Requirements for SBP Annuitants 2023

Overview

Survivor Benefit Plan (SBP) annuitants need to **verify their eligibility regularly** to continue to receive SBP annuity payments. The requirements depend on the SBP annuitant's age and relationship to the military service member.

Beginning August 2023, DFAS is reducing the requirements for SBP annuitants to **one annual** eligibility verification. Previously, some SBP annuitants needed to complete multiple forms each year. **Now, SBP annuitants will only need to complete and submit one of the annual verifications each year.**

We also changed the names of two of the annual eligibility verifications, so all names now identify the purpose. Plus, the due dates are easy to remember: they are due the first day of the month of the annuitant's birthday.

The three types of annual eligibility verifications are: (1) School Certification; (2) Survivor Benefit Plan-Marital Status Update; and (3) Foreign Address Update for Mailed Check.

Summary of New, Simpler Annual Requirements

- If you are a **SBP child annuitant age 18-22** (and **not** documented as incapacitated), the **School Certification/Previous Attendance Letter** is the only annual verification you need to submit.
- If you are a **SBP child annuitant age 14-17** (and **not** documented as incapacitated), the **Survivor Benefit Plan-Marital Status Update (SBP-MSU)** is the only annual verification you need to submit.
- If you are caring for an **incapacitated SBP child annuitant age 14 or over**, the **Survivor Benefit Plan-Marital Status Update (SBP-MSU)** is the only annual verification you need to submit.
- If you are an **SBP spouse/former spouse annuitant under the age of 55**, the **Survivor Benefit Plan-Marital Status Update (SBP-MSU)** is the only annual verification you need to submit.
- If you are an SBP annuitant **receiving a check in the mail outside the United States** and **do not need to submit** a School Certification or a Survivor Benefit Plan-Marriage Status Update, the **Foreign Address Update for Mailed Check (FAUMC)** is the only annual verification you need to submit.

See the DFAS “Manage Your SBP Annuity” Webpage for Details

<https://www.dfas.mil/managesbp>

We have additional information on our webpage, “[Manage Your SBP Annuity](#),” including this PDF Fact Sheet, as well as helpful information for SBP annuitants.

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Details on the Following Pages:

The eligibility verification requirements for each of four groups of SBP annuitants below is on the following pages. Click on the category title below to jump to that specific section or scroll to see all of the requirements:

[**Spouse and Former Spouse SBP Annuitants**](#)

[**SBP Child Annuitants Under 18**](#)

[**Student SBP Child Annuitants 18-22**](#)

[**Incapacitated SBP Child Annuitants**](#)

Q&As

For questions and answers regarding the changes, [**click here to jump to the Q&A section**](#) or scroll to read them all.

Helpful Notes

We will still accept and process annuitant COEs or ROEs in place of the new SBP-MSU or FAUMC through 2024.

If annuitants owed a COE or ROE prior to August 2023, we request they complete and return it. They can also download the new SBP-MSU or FAUMC from [**our website Forms Library here**](#) and return that instead.

School Certification requirements are not changing. However, college-aged annuitants no longer need to submit an additional certification if receiving a check in the mail overseas.

The completed, signed eligibility verification document(s) can be mailed, faxed, or uploaded to the askDFAS online upload tool.

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Spouse and Former Spouse SBP Annuitants - New Eligibility Verification Requirements - (Includes spouse/former spouse annuitants documented as incapacitated)

New Requirements - Summary

- Spouse and former spouse annuitants **under the age of 55** = **Survivor Benefit Plan-Marital Status Update (SBP-MSU) due annually** the first day of the month of their birthday.
- Spouse and former spouse annuitants **age 55 and over receiving a paycheck** in the mail to a foreign address = **Foreign Address Update for Mailed Checks (FAUMC) letter due annually** the first day of the month of their birthday.

Overview of New Requirements: Spouse and Former Spouse SBP Annuitants Under the Age of 55 – Annual SBP-MSU

Spouse and former spouse annuitants **under the age of 55** are required to verify annually they are not married.

Starting in August 2023, the annual Certificate of Eligibility (COE) will be replaced by the Survivor Benefit Plan-Marital Status Update (SBP-MSU).

We mail an SBP-MSU letter three months prior to the annuitant's birthday. They should return the completed, signed SBP-MSU by the first day of the month of the annuitant's birthday.

Spouse and former spouse annuitants under the age of 55 who receive a paycheck in the mail to a foreign address are no longer required to submit the additional annual Report of Existence (ROE)/FAUMC verification. The annual SBP-MSU will serve as their sole annual verification.

The completed, signed SBP-MSU can be mailed, faxed, or uploaded to the new askDFAS online upload tool specifically for the SBP-MSU titled "SBP-MSU."

Overview of New Requirements: Spouse and Former Spouse SBP Annuitants Age 55 and Older Receiving a Paycheck in the Mail to a Foreign Address - FAUMC

Spouse and former spouse annuitants **Age 55 and Older** who receive a **paycheck in the mail to a foreign address** are required to verify annually they are still living and confirm their mailing address, using the Foreign Address Update for Mailed Checks (FAUMC) letter.

We mail an FAUMC three months prior to the annuitant's birthday. Annuitants should return the completed, signed FAUMC by the first day of the month of the annuitant's birthday.

The completed, signed FAUMC can be mailed, faxed, or uploaded to the askDFAS online upload tool titled "General SBP Annuitant Documentation."

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SBP Child Annuitants Under 18 - New Eligibility Verification Requirements (Not Documented as Incapacitated)

New Requirements - Summary

Summary

- SBP Child Annuitants **ages 14 to 17 = Survivor Benefit Plan-Marital Status Update (SBP-MSU) due annually** the first of the month of their birthday.
- SBP Child Annuitants under 14 **receiving a paycheck** in the mail to a foreign address = **Foreign Address Update for Mailed Checks (FAUMC) letter due annually** the first of the month of their birthday.

Overview of New Requirements: SBP Child Annuitants Ages 14-17 (Not Documented as Incapacitated) – **Annual SBP-MSU**

SBP child Annuitants **ages 14 to 17** who are **not** documented as incapacitated are required to verify annually they are not married.

Starting in August 2023, the annual Certificate of Eligibility (COE) will be replaced by the Survivor Benefit Plan-Marital Status Update (SBP-MSU).

We mail an SBP-MSU three months prior to the annuitant's birthday. The legal guardian should return the completed, signed SBP-MSU by the first day of the month of the annuitant's birthday.

SBP child annuitants ages 14 to 17 who receive a paycheck in the mail to a foreign address are no longer required to submit the additional annual ROE/FAUMC verification. The annual SBP-MSU will serve as their sole annual verification.

The completed, signed SBP-MSU can be mailed, faxed, or uploaded to the new askDFAS online upload tool specifically for the SBP-MSU titled "SBP-MSU."

Overview of New Requirements: SBP Child Annuitants Under Age 14 Receiving a Paycheck in the Mail to a Foreign Address (Not Documented as Incapacitated) – **FAUMC**

SBP Child Annuitants under 14 years old who are **not** documented as incapacitated and receive a **paycheck in the mail to a foreign address** are required to verify annually they are still living and confirm their mailing address, using the Foreign Address Update for Mailed Checks (FAUMC) letter.

We mail an FAUMC three months prior to the annuitant's birthday. The legal representative should return the completed, signed FAUMC by the first day of the month of the annuitant's birthday.

The completed, signed FAUMC can be mailed, faxed, or uploaded to the askDFAS online upload tool titled "General SBP Annuitant Documentation."

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Student SBP Child Annuitants 18-22 - Requirements

(Not Documented as Incapacitated)

Requirements – Summary (School Cert Requirements Have Not Changed)

Summary

- Student SBP Child Annuitants **turning 18** = School Certification and Direct Deposit forms due the first of the month of their birthday.
- Student SBP Child Annuitants **18-22** = School Certification annually - due the end of their **school year**.

A child's eligibility to receive SBP payments ends when the child turns 18 unless proven to be in school (or incapacitated). If a child annuitant attends school full-time (in high school or at an accredited college or university), the SBP annuity payments can continue until they reach age 22 or otherwise become ineligible.

Overview of Requirements: SBP Child Annuitants Turning Age 18

(Not Documented as Incapacitated) – **School Certification**

SBP child annuitants between 18 and 22 years old must regularly certify their status as an unmarried, full-time student to continue to receive annuity payments using the DD 2788 School Certification form.

For high school or college students turning 18, we will mail a School Certification form and Direct Deposit form 60-90 days prior to their 18th birthday. The forms must be filled out and signed by the legal representative and returned to DFAS by the first day of the month of the child annuitant's 18th birthday.

Child SBP annuitants turning 18 who receive a paycheck in the mail to a foreign address are no longer required to submit the additional annual ROE/FAUMC verification. The annual School Certification will serve as their sole annual verification.

The completed, signed School Certification and Direct Deposit forms can be mailed, faxed or uploaded to the askDFAS online upload tool specifically for the School Certification, titled "School Certification."

Overview of Requirements: Child SBP Annuitants Age 18-22

(Not Documented as Incapacitated) – **School Certification**

SBP child annuitants between 18 and 22 years old must regularly certify their status as an unmarried, full-time student to continue to receive annuity payments.

For SBP child annuitant college students between 18 and 22 years old once each year, approximately 60 to 90 days prior to the end of your school year, we will mail a DD 2788 School Certification form and Child Annuitant's Certification for Previous Attendance Letter. These verifications are due the first day of the month their school year ends.

For both high school and college student turning 18 and over 18, we will now also use the annual DD 2788 School Certification Form as the annual COE/SBP-MSU instead of sending a separate verification to submit each year. The annual School Certification/Previous Attendance will serve as their sole annual verification.

Child SBP annuitants 18-22 who receive a paycheck in the mail to a foreign address are no longer required to submit the additional annual ROE/FAUMC verification. The annual School Certification/Previous Attendance will serve as their sole annual verification.

The completed, signed School Certification and Previous Attendance letter can be mailed, faxed, or uploaded to the askDFAS online upload tool specifically for the School Certification titled "School Certification."

Note: "Child" refers to the annuitant's relationship to the member, not the age of the annuitant.

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Child SBP Annuitants Documented as Incapacitated - New Eligibility Verification Requirements

New Requirements - Summary

Summary

- Child SBP Annuitants Documented as Incapacitated **age 14 and over** = **Survivor Benefit Plan-Marital Status Update (SBP-MSU) due annually** the first of the month of their birthday.
- Child SBP Annuitants under 14 Documented as Incapacitated and receiving a **paycheck in the mail** to a foreign address - **Foreign Address Update for Mailed Checks (FAUMC) letter due annually** the first of the month of their birthday.

IMPORTANT

For child annuitants documented as incapacitated, the eligibility verification must be **signed and submitted by the legal representative**.

Overview of New Requirements: Child SBP Annuitants Age 14 and Over and Documented as Incapacitated – Annual SBP-MSU

Child SBP Annuitants **ages 14 and over** who are documented as incapacitated are required to verify annually they are not married.

Starting in August 2023, the annual Certificate of Eligibility (COE) will be replaced by the Survivor Benefit Plan-Marital Status Update (SBP-MSU).

We mail an SBP-MSU three months prior to the annuitant's birthday. The legal guardian should return the completed, signed SBP-MSU by the first day of the month of the annuitant's birthday.

Child SBP annuitants ages 14 and over who are documented as incapacitated and receive a paycheck in the mail to a foreign address are no longer required to submit the additional annual ROE/FAUMC verification. The annual SBP-MSU will serve as their sole annual verification.

The completed, signed SBP-MSU can be mailed, faxed, or uploaded to the new askDFAS online upload tool specifically for the SBP-MSU, titled "SBP-MSU."

Overview of New Requirements: Child SBP Annuitants Under Age 14 Documented as Incapacitated and Receiving a Paycheck in the Mail to a Foreign Address – FAUMC

Child SBP Annuitants under 14 years old who are documented as incapacitated and receive a **paycheck in the mail to a foreign address** are required to verify annually they are still living and confirm their mailing address, using the Foreign Address Update for Mailed Checks (FAUMC) letter.

We mail an FAUMC three months prior to the annuitant's birthday. The legal representative should return the completed, signed FAUMC by the first day of the month of the annuitant's birthday.

The completed, signed FAUMC can be mailed, faxed or uploaded to the askDFAS online upload tool, titled "General SBP Annuitant Documentation."

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Note: "Child" refers to the annuitant's relationship to the member, not the age of the annuitant.

Questions & Answers

Click on a question below to jump to that specific Q&A or scroll to see all of the questions and answers:

[Survivor Benefit Plan-Marital Status Update](#)

[What is the SBP-MSU? Why is it required?](#)

[How can I submit a Survivor Benefit Plan-Marital Status Update?](#)

[Can I still do my annual Marital Status Update in myPay?](#)

[When will I receive the Survivor Benefit Plan-Marital Status Update \(SBP-MSU\) to submit?](#)

[When is the Survivor Benefit Plan-Marital Status Update due?](#)

[What if I send in the old COE?](#)

[School Certifications](#)

[When will I receive a School Certification?](#)

[When is the School Certification due?](#)

[What's the difference between the DD 2788 and the Previous Attendance Letter? Do I need to send both?](#)

[How can I submit my School Certification/Previous Attendance letter?](#)

[Foreign Address Update for Mailed Check \(FAUMC\)](#)

[What does FAUMC stand for? Why is an FAUMC required?](#)

[How often is the FAUMC letter sent?](#)

[What if I send in the old Report of Existence \(ROE\)?](#)

[How can I submit the FAUMC?](#)

[When will I receive the FAUMC?](#)

[When is the FAUMC due?](#)

[SBP Annuitant Annual Verifications](#)

[How do I know what annual verification documents are needed to continue receiving my Survivor Benefit Plan payments?](#)

[Mailing Address](#)

[Fax Number](#)

[askDFAS Resource Webpage](#)

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Survivor Benefit Plan-Marital Status Update

What is the SBP-MSU? Why is it required?

The Survivor Benefit Plan-Marital Status Update (SBP-MSU) is required annually to confirm your marital status and your continued eligibility for the Survivor Benefit Plan. It is also used to update an annuitant's mailing address.

How can I submit a completed Survivor Benefit Plan-Marital Status Update (SBP-MSU)?

You can submit a completed, signed SBP-MSU by mail, fax or through our askDFAS online upload tool. Use the tool titled ""SBP-MSU.""

Can I still do my annual Marital Status Update in myPay?

Yes, log into your myPay account and follow the instructions there to submit a COE. The verification in myPay will continue to be named "COE" for some time. The change of the verification name in myPay (from COE to SBP-MSU) will take place later.

When will I receive the Survivor Benefit Plan-Marital Status Update (SBP-MSU)?

We will mail a Survivor Benefit Plan-Marital Status Update (SBP-MSU) three months before your birthday. You can also print a blank SBP-MSU from our Forms Library webpage: <https://www.dfas.mil/raforms>

When is the Survivor Benefit Plan-Marital Status Update due?

The Survivor Benefit Plan-Marital Status Update is due by the first of the month of your birthday.

What if I send in the old Certificate of Eligibility (COE)?

The COE will be accepted and processed through 2024.

School Certifications

When will I receive a School Certification?

We mail a School Certification and Previous Attendance letter 2 months before the end of the annuitant's school year.

When is the School Certification due?

The School Certification/Previous Attendance letter are due the first of the month of the end of the annuitant's school year.

What's the difference between the DD 2788 and the Previous Attendance Letter? Do I need to send both?

The DD 2788 will notify us of the annuitant's future full-time school plans and the Previous Attendance letter will confirm their past full-time school attendance. Yes, you should complete, sign and return both documents.

How can I submit my School Certification/Previous Attendance letter?

The completed, signed School Certification and Direct Deposit forms can be mailed, faxed or uploaded to the askDFAS online upload tool specifically for the School Certification, titled "School Certification."

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Foreign Address Update for Mailed Check (FAUMC)

What does FAUMC stand for? When is it used?

The Foreign Address Update for Mailed Check is sent to annuitants who live outside the United States and receive a hard copy check in the mail. SBP annuitants must verify their continued eligibility to receive SBP annuity pay each year.

How often is the FAUMC letter sent?

The FAUMC letter is sent once per year prior, approximately 3 months prior to the annuitant's birthday. This is now an annual process and no longer needs to be completed every six months.

What if I send in the old Report of Existence (ROE)?

The ROE will be accepted and processed through 2024.

How can I submit the FAUMC?

You can submit the Foreign Address Update for Mailed Check (FAUMC) by mail, fax or through askDFAS. Use the general category titled "General SBP Annuitant Documentation" in askDFAS for the FAUMC.

When will I receive the FAUMC in the mail?

We will mail the Foreign Address Update for Mailed Check (FAUMC) three months before your birthday. You can also print the Foreign Address Update for Mailed Check from our website:
<https://www.dfas.mil/raforms>

When is the FAUMC due?

The Foreign Address Update for Mailed Check (FAUMC) is due by the first of the month of your birthday.

Annual Verifications for Annuitants

How do I know what annual verification documents are needed to continue receiving my Survivor Benefit Plan payments?

Starting August 2023, you only need to submit one annual verification per year.

- If you are a child annuitant age 18-22 (and not documented as incapacitated), the School Certification/Previous Attendance Letter is the only annual verification you need to submit.
- If you are a child annuitant age 14-17 (and not documented as incapacitated), an incapacitated child annuitant age 14 or over, or a spouse annuitant under the age of 55, the Survivor Benefit Plan-Marital Status Update is the only annual verification you need to submit.
- If you are receiving a check in the mail outside the United States and do not need to submit a School Certification or a Survivor Benefit Plan-Marriage Status Update, the Foreign Address Update for Mailed Check is the only annual verification you need to submit.

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Additional Notes

- “Child” refers to the annuitant’s relationship to the member, not the age of the annuitant.
- We will still accept and process annuitant COEs or ROEs in place of the new SBP-MSU or FAUMC through 2024. If annuitants owed a COE or ROE prior to August 2023, we request they complete and return it. They can also download the new SBP-MSU or FAUMC from [our website Forms Library here](#) and return that instead.
- If an annuitant does not receive an eligibility verification request in the mail and they fit the criteria above, they still need to submit the document. If we don’t receive the completed verification when due, we will suspend payment until we receive the properly completed document.
- For SBP child annuitants documented as incapacitated, the eligibility verification must be **signed and submitted by the legal representative**.

Annuity Mailing Address

Defense Finance and Accounting Service
U.S. Military Annuitant Pay
8899 E 56th Street
Indianapolis, IN 46249-1300

Annuity Fax

Annuitant/Survivor Pay Fax: **800-982-8459**

askDFAS Resource Webpage

Please see our askDFAS Resource webpage for more information on using the askDFAS online upload tools:
<https://www.dfas.mil/askdfas>